

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

	)	Confirmation No.: 2784
	)	
	)	Group Art Unit: 3691
	)	
Applicants: WILCE et al.	)	Examiner: Bijendra K. Shrestha
	)	
Application No.: 10/045,964	)	<b>AMENDMENT and RESPONSE</b> to
	)	January 28, 2008 Non-Final Office Action
Filing Date: 1/14/2002	)	
	)	Docket No.: G08.005
For: METHOD AND APPARATUS FOR	)	
AGREEMENT NETTING	)	<b>PTO Customer Number 28062</b>
	)	Buckley, Maschoff & Talwalkar LLC
	)	50 Locust Avenue
	)	New Canaan, CT 06840
	)	

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Mail Stop Amendment (via EFS)  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed January 28, 2008, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.